

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Hoadley et al.

Docket No.: ISAA0007

Serial No.: 09/919,074

Art Unit: 3692

Filed: July 30, 2001

Examiner: Milef, E.

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES

May 25, 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- ☐ under 37 CFR 1.97(b), or
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ☒ under 37 CFR 1.97(c) together with either a:
 - ☐ Certification under 37 CFR 1.97(e), or
 - ☒ a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- ☐ under 37 CFR 1.97(d) together with a:
 - ☐ Certification under 37 CFR 1.97(e), and
 - ☐ a \$180.00 fee under 37 CFR 1.17(p).
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)
- ☒ The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. ISAA0007).

(X) Applicant(s) submit herewith PTO Form 1449 (Modified) -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449 (Modified), as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO Form 1449 (Modified) and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



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Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty. Docket No. ISAA0007	Serial No.: 09/919,074
	Applicant: Hoadley et al.	
	Filing Date: July 30, 2001	Group: 3692

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Issue Date (MM-DD-YY)	Patentee	Class	Sub-class	Filing Date
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	B	4,876,592	10/24/1989	Von Kohorn			05/10/1988
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Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date (MM-DD-YY)	Patentee or Applicant	Class	Sub-class	Translation	
							Yes	No
	h	WO01/57720	08/09/2001	American Online Inc.				
	i	EP0913789	05/06/1999	Sun Microsystems Inc.				
	j	EP0869652	10/07/1998	Tumbleweed Software Corp.				

U. S. Published Application

Examiner Initial	No.	Patent No.	Publication Date (MM-DD-YY)	Patentee	Class	Sub-class	Filing Date

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	k	Data Validation Tips and Techniques – adnet.com, September 1, 1999.
	l	Powerforms: Declarative Client-Side Form Field Validation ISSN 1386-145x, December 2000.
	m	Occasional CF Newsletter, http://www.halhelms.com/index.cfm?fuseaction=newsletters.oct1999
	n	How Much Does a Low FICO Score Cost? July 14, 2000, http://ficobuilder.com/kbsrch.htm , 2 pages.
	o	Announcing TrueProfiler, November 20, 2000, http://www.truecredit.com/index.asp , 2 pages.
	p	TrueProfiler add on to any credit report for only \$3.95, November 20, 2000, https://www.truecredit.com/credit/TrueProfilerSample.asp , 10 pages.
	q	FICO Guide Service, November 20, 2000, https://www.ficoguide.com/sample_report.cfm , 10 pages.
	r	Your ficobuilder.com order is here! July 3, 2000, 46 pages.
	s	Overview, August 7, 2000, file:///Windy%20Hillo/Desktop%20Folder/Fair%20Isacc%20explainer%20call%20Irene/CreditXpert%AA , 12 pages.

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.